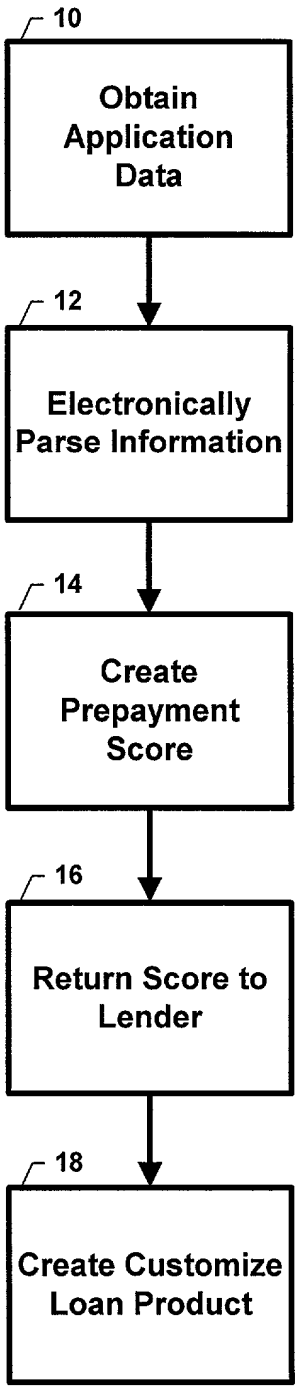
10
Obtain Application Data
12
Electronically Parse Information
14
Create Prepayment Score
16
Return Score to Lender
18
Create Customize Loan Product

FIGURE 1

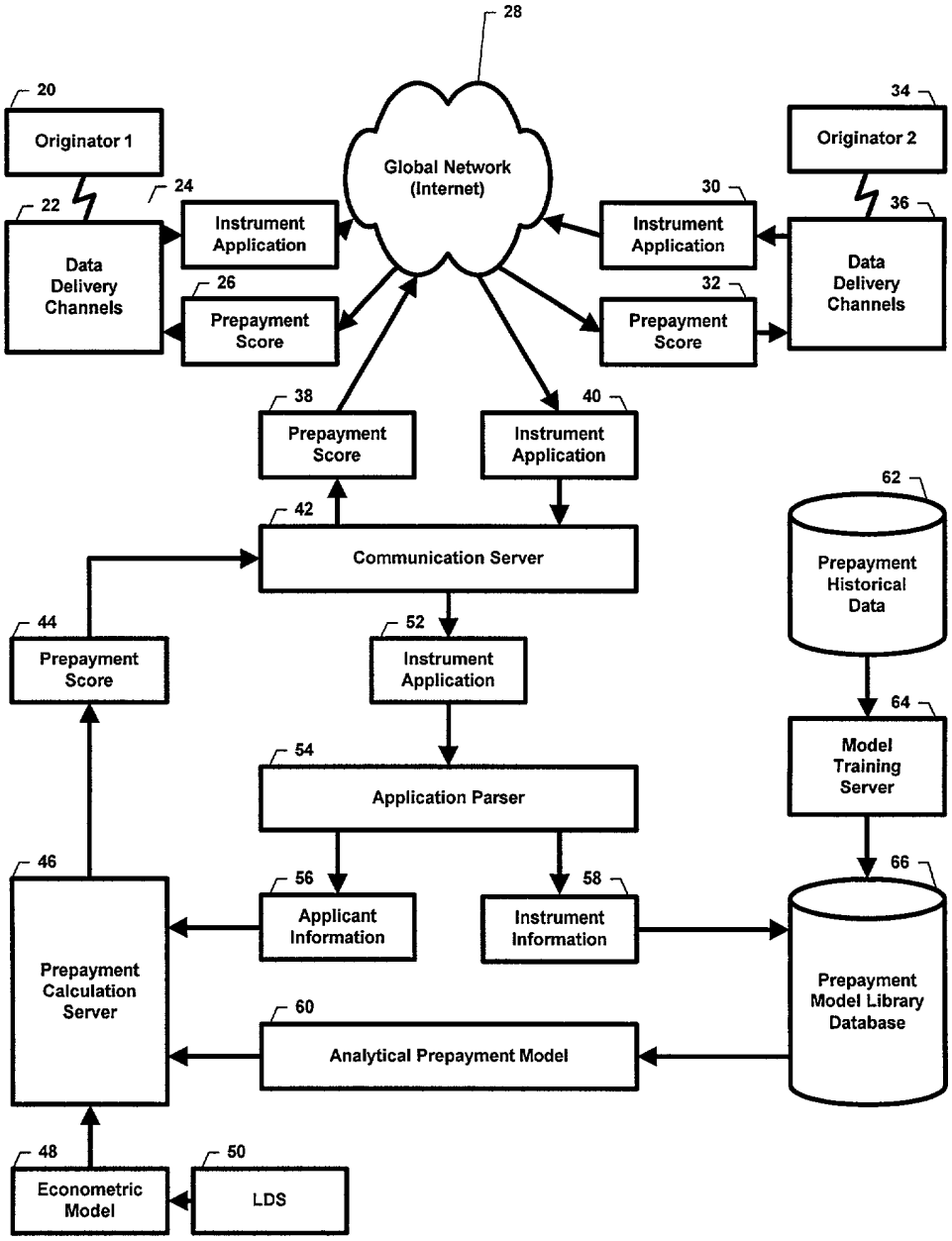
28
Global Network (Internet)
20
Originator 1
22
Data Delivery Channels
24
Instrument Application
26
Prepayment Score
34
Originator 2
36
Data Delivery Channels
30
Instrument Application
32
Prepayment Score
38
Prepayment Score
40
Instrument Application
42
Communication Server
44
Prepayment Score
52
Instrument Application
54
Application Parser
46
Prepayment Calculation Server
56
Applicant Information
58
Instrument Information
60
Analytical Prepayment Model
48
Econometric Model
50
LDS
62
Prepayment Historical Data
64
Model Training Server
66
Prepayment Model Library Database

FIGURE 2

Patent Application Publication Aug. 26, 2004 Sheet 3 of 9 US 2004/0167849 A1

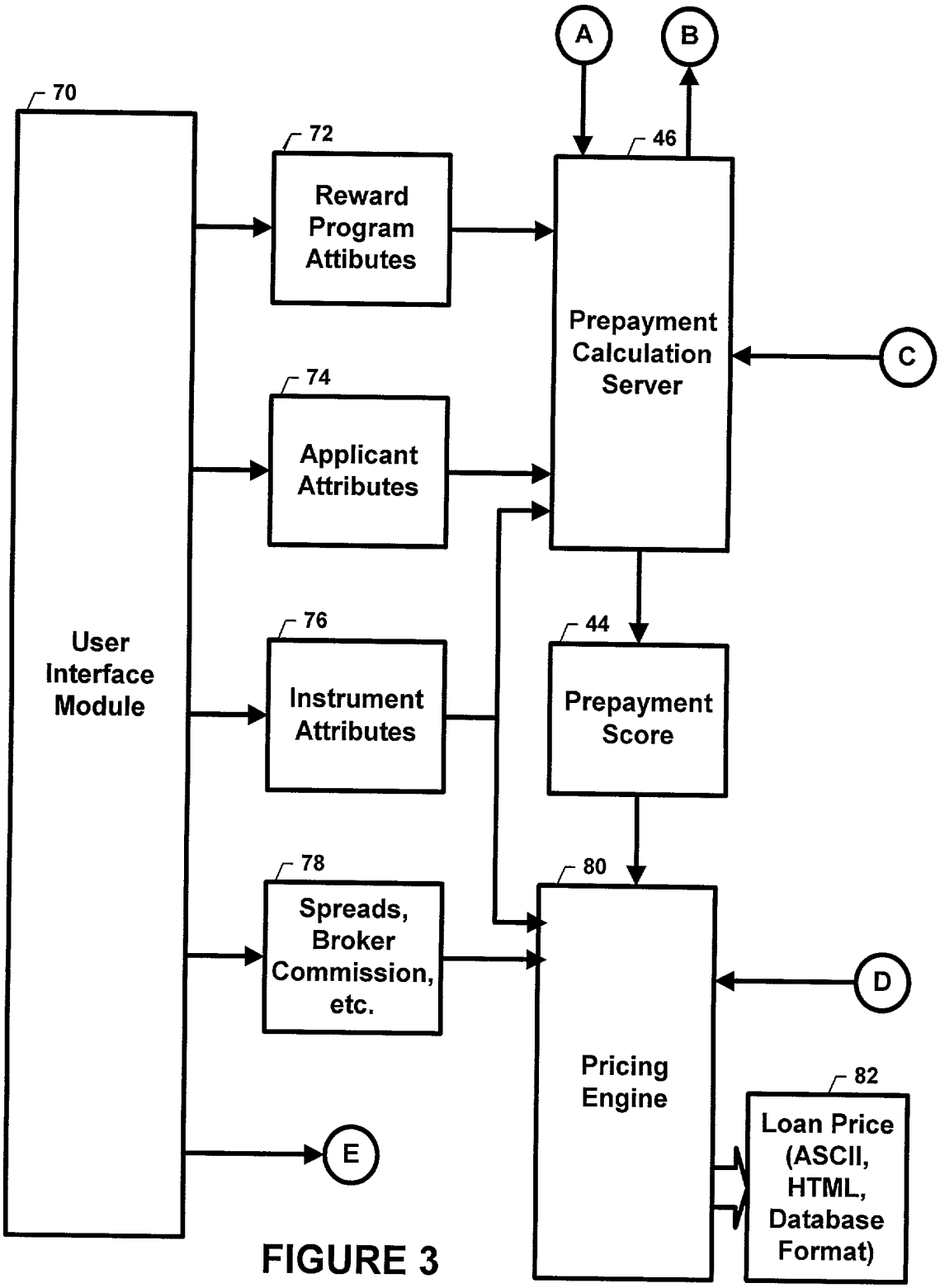

FIGURE 3

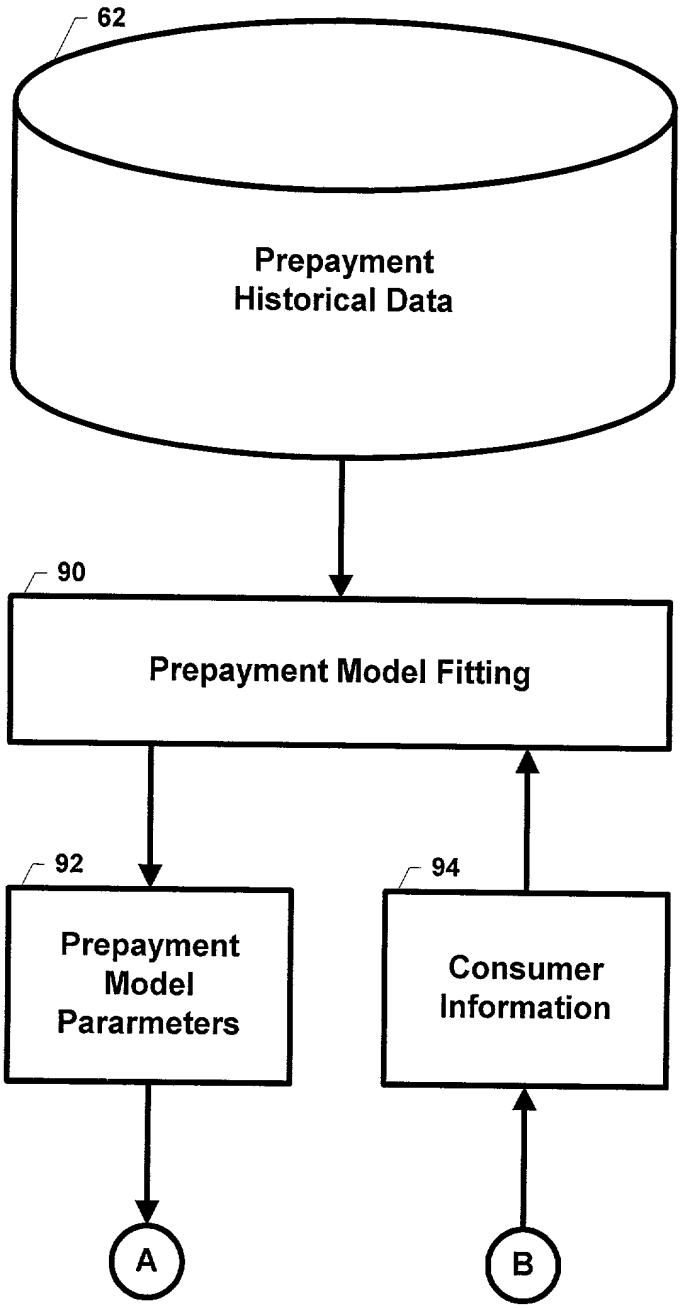
62
Prepayment
Historical Data
90
Prepayment Model Fitting
92
Prepayment
Model
Pararmeters
94
Consumer
Information
A
B

FIGURE 4

Patent Application Publication Aug. 26, 2004 Sheet 5 of 9

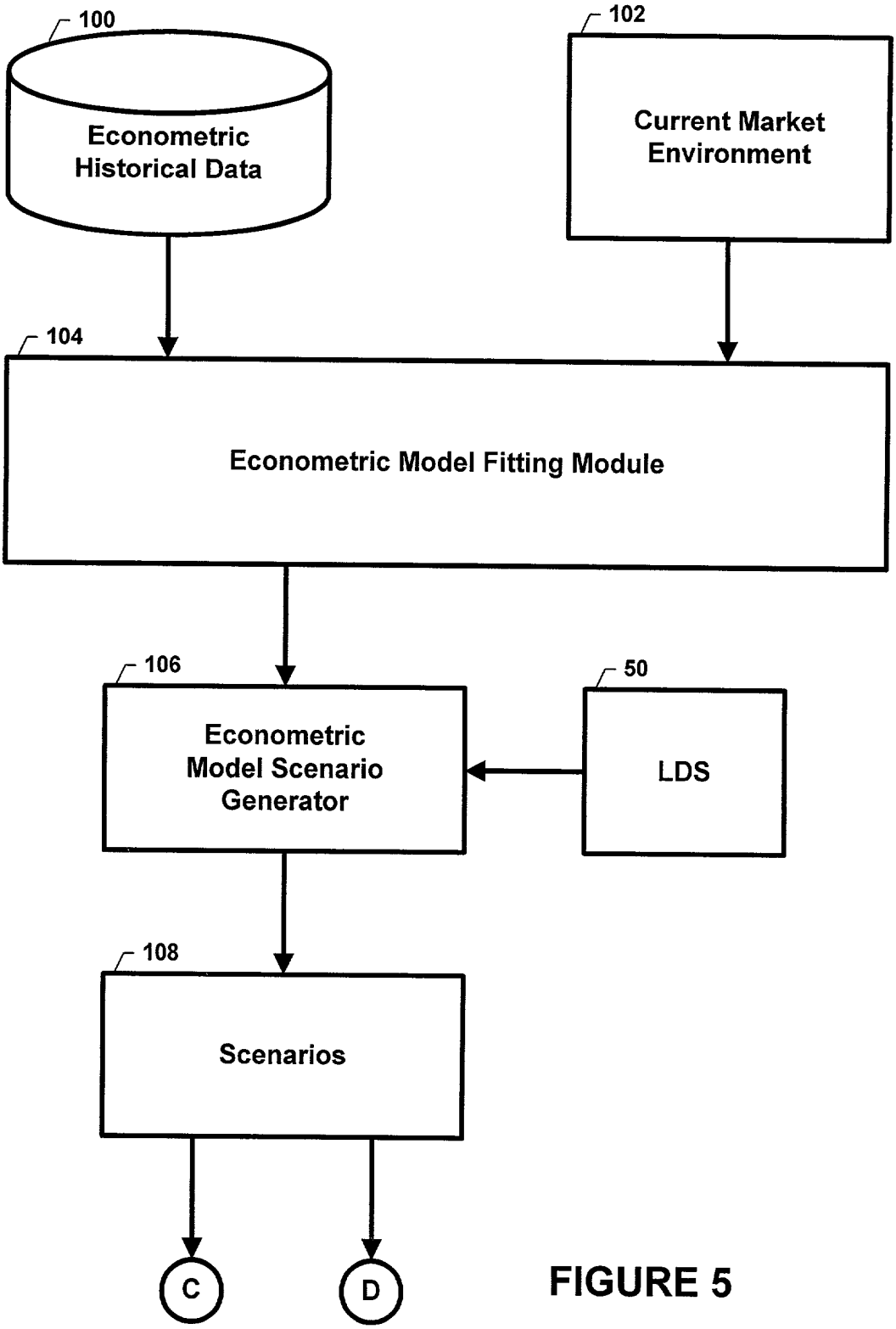

FIGURE 5

T00E80" E862h660

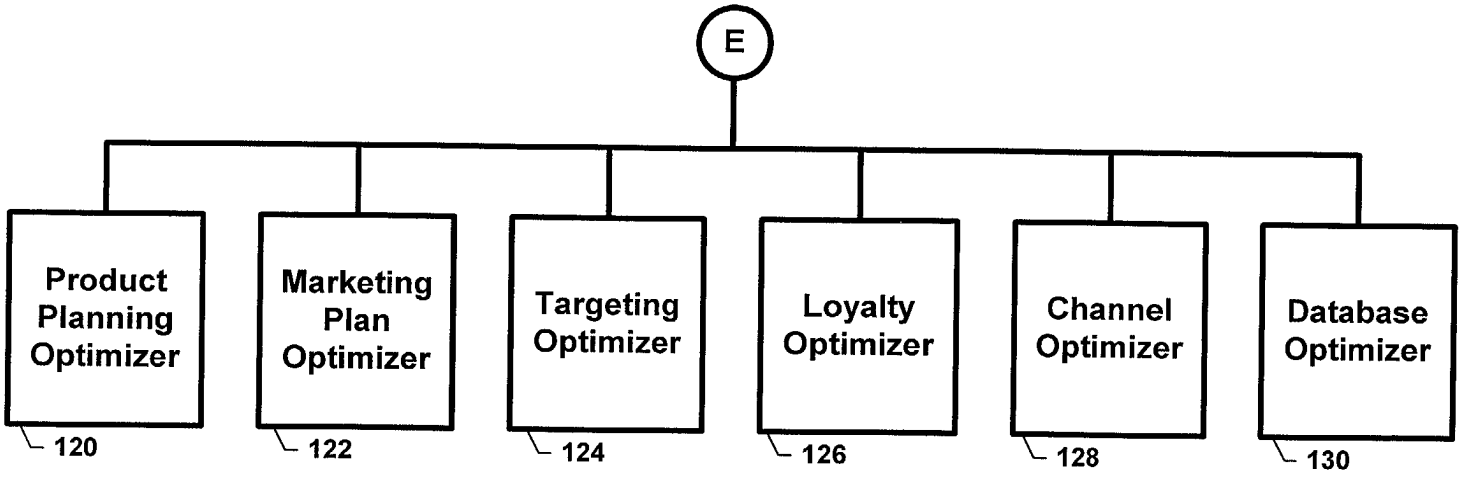

FIGURE 6